ABSTRACT OF THE DISCLOSURE

A user inserts a magnetic card to a magnetic card reader, and inputs his/her electronic signature and dealing data through an input device. The input dealing data are recorded on an electronic account data file together with the electronic signature. The input data are also recorded on a log file after encryption. An administrator inserts his/her IC card to an IC card reader/writer for updating the dealing data. The IC card reader/writer collaborates with a SAM to certify the inserted IC card (medium verification). A finger print recognizer obtains the administrator's finger print to compare it with finger print data stored in a finger print file (user verification). If both medium verification and user verification are passed, a controller decodes log data in the log file. After the log data are decoded, the administrator is allowed to access the electronic account data file for to update data. Data regarding to the update done by the administrator are also recorded on the log file after encyption.